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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Tanya First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name  Martin  Last name	Middle name  Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX2182	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Tanya First Name	Martin  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		20340 Crawford Ave Number Street	Number Street
		Matteson Illinois 60443	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Tanya		Martin		Case number (if kno	own)	
	First Name	Middle Nam	e Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, se B2010)). Also, go to the top				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's chec may pay with  I need to pay Individuals to:  I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. Tok, or money order. If your a credit card or check with the fee in installments. It is pay Your Filing Fee in Installment to the waite overty line that applies to your soption, you must fill out and file it with your petition	ypically, if your attorney is son a pre-printer of you choose stallments (Omay request e your fee, anyour family signs the Application of the printer of your family signs to the Application of the printer of the prin	ou are paying the submitting your ed address. This option, sig fficial Form 103 this option only d may do so on ze and you are u	e fee yourself, payment on y and attach to A).  If you are filing the your incorunable to pay to the pay to the pay to the your incorunable to pay the your incoru	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District	Northern District of Illinois	When When When	10/4/2017 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	1:2017bk29744
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11.	Do you rent your residence?	✓ No.	e 12. I landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement Abo</i> this bankruptcy petition.			st You (Form 10	1A) and file it with

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Debtor 1 Tanya Martin Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Tanya Martin Case number (if known)

Middle Name First Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Tanya	Martin Middle Name Last Na		nown)
Part 6: First Name  Answer These Que	Middle Name Last Na estions for Reporting Purposes	ame	
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual prin No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily bus	narily for a personal, family, or hou iness debts? Business debts are o trent or through the operation of	debts that you incurred to obtain the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds  No.		property is excluded and administrative cured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	correct.  If I have chosen to file under Chapte of title 11, United States Code. I un under Chapter 7.	er 7, I am aware that I may proceed derstand the relief available under id not pay or agree to pay someon	at the information provided is true and I, if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed e who is not an attorney to help me fill U.S.C. § 342(b).
	both. 18 U.S.C. §§ 152, 1341, 1519	ent, concealing property, or obtain can result in fines up to \$250,000 9, and 3571.	
	/s/ Tanya Martin Signature of Debtor 1	Signature	of Debtor 2
	Executed on6/22/2018	Execute	ed on
	MM / DD / YY	ΥΥ	MM / DD / YYYY

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Debtor 1 Tanya		Martin	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	_	, ,		•
need to file this page.	/s/ Hilary L Jabs		Date	6/22/2018
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Hilary L Jabs			
	Printed name			
	0 11 5			
	Semrad Law Firm Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Os wheel when	0400004075		
	Contact phone	3122234975	Email address	hjabs@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Tanya		Martin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
_	amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of wriat you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<b>***</b>
1b. Copy line 62, Total personal property, from Schedule A/B	\$18,870.00 ——————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$18,870.00
16. Sopy into 66, Total of an property on Someone 772.	
Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$35,220.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
, , , , , , , , , , , , , , , , , , ,	\$62,800.51
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$98,020.51
Summarize Your Income and Expenses	
Sahadula I. Vaur Ingama (Official Form 1061)	
Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,749.81
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,119.00

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Debtor 1 Tanya Martin Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  $\square$ 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$164.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to ic	dentify your c	ase:					
Debtor 1	Tanya				Martin	_		
Debtor 2	First Nam	е	Middle I	Name	Last Name			
(Spouse, if fi	First Nam	е	Middle I	Name	Last Name	_		
United Sta	ates Bankruptcy (	Court for the:	Northern		District of Illinois	_		
Case num	ber				(State)	_		
Officia	l Form 10	6A/B						Check if this is an amended filing
Sche	dule A/B	: Prope	rty					12/1
category v responsibl write your	where you think le for supplying name and case	it fits best. E correct infor number (if k	Be as complete a mation. If more s nown). Answer e	ind acc space is every qu	sset only once. If an asset fits urate as possible. If two marr s needed, attach a separate s lestion. Other Real Estate You Ov	ed people neet to thi	e are filing together, both a is form. On the top of any	are equally
1. Do you			uitable interest	in any ı	esidence, building, land, or s	milar prop	perty?	
	No. Go to Part 2							
1.1	Yes. Where is the Street address, i		other description	Si	is the property? Check all that ngle-family home uplex or multi-unit building	apply.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
				□ C	ondominium or cooperative		Current value of the entire property?	Current value of the portion you own?
	Number Si	reet	Zip Code	ln Ti	and vestment property meshare ther	_	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			,	one.  D  D	has an interest in the property ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only t least one of the debtors and an		Check if this is co (see instructions)	ommunity property
					r information you wish to add		s item, such as local	
lf vo.	aven ar hava ma	rothonono li	at bara.	prope	erty identification number:		·	
1.2	Street address, i		other description	Si D C	is the property? Check all that ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.  Current value of the portion you own?
	Number St	reet	Zip Code	In	and vestment property meshare ther	_	Describe the nature of interest (such as fees the entireties, or a life	simple, tenancy by
				one.  D D A	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only t least one of the debtors and	other	(see instructions)	ommunity property

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Debtor 1	Tanya First Name	Middle Name	Martin Last Name	Case number	r (if known)	
1.3 Stre	et address, if available, or o		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add	other	(see instructions)	mmunity property
	the dollar value of the pove attached for Part 1. W	ortion you own for rite that number h	all of your entries from Part 1, includere.	uding any entrie	s for pages	
Do you ow you own th 3. Cars, va	hat someone else drives. If ins, trucks, tractors, sport u	equitable interes you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
3.1	s Make Model: Year:	Dodge Avenger 2014	Who has an interest in the proone.	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
	Approximate mileage: Other information: 2014 Dodge Avenger		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar  Check if this is community		Current value of the entire property? \$6400.00	Current value of the portion you own? \$3200.00
3.2	Make Model: Year:	Toyota Corolla 2015	who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2015 Toyota Corolla		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	nd another	Current value of the entire property? \$10900.00	Current value of the portion you own? \$10900.00
			Check if this is community	property (see		

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tor 1	Tanya		Martin Case nun	nber <i>(if known)</i>	
	First Name	Middle Name	Last Name		
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any section of the control of the con	claims or exemptions. Fured claims on Schedule aims Secured by Property  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	the amount of any secu	claims or exemptions. If ured claims on Schedule aims Secured by Propert.
	Other information:		Debtor 1 and Debtor 2 only  At least one of the debtors and another	entire property?	portion you own?
Exar		•	Check if this is community property (see instructions)  If recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle access	ccessories	
Exar	nples: Boats, trailers, motors, p No Yes	•	instructions)	ccessories sories  Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors, p  No  Yes  Make  Model:  Year:  Approximate mileage:	•	instructions)  In recreational vehicles, other vehicles, and as fishing vessels, snowmobiles, motorcycle access  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	ccessories sories  Do not deduct secured the amount of any secu	claims or exemptions. I ured claims on <i>Schedule</i> aims Secured by Propen Current value of the portion you own?
Exar	nples: Boats, trailers, motors, p No Yes Make Model: Year:	•	instructions)  In recreational vehicles, other vehicles, and are fishing vessels, snowmobiles, motorcycle access to the property? Check one.  Debtor 1 only	Do not deduct secured the amount of any secured the difference of the entire property?	ured claims on Schedule aims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors, p No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secured the amount of the entire property?  Do not deduct secured the amount of any secured the amount of any secured the amount of any secured the secured th	red claims on Schedule aims Secured by Propertion Value of the portion you own?  claims or exemptions. I ared claims on Schedule
Exar  4.1	nples: Boats, trailers, motors, p  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the property? Check one.  Debtor 1 and Debtor 2 only  Debtor 1 and Debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of the entire property?  Do not deduct secured the amount of any secured the amount of any secured the amount of any secured the secured th	ured claims on Schedule aims Secured by Propen  Current value of the portion you own?  claims or exemptions. I

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Debtor 1 Tanya Martin Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom set, living room set, dining room set \$3000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TVs (2), Desktop \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$1000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4500.00 for Part 3. Write that number here ......

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Debtor 1 Tanya Martin Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$200.00 17.1. Checking account: Chase \$0.00 17.2. Checking account: US Bank 17.3. Savings account: \$70.00 Chase 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Tanya		Martin	Case number (if known)					
	First Name	Middle Name	Last Name						
20.	Government and corporate bonds and other negotiable and non-negotiable instruments  Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.								
	✓ No  Yes. Give specific information about them	Issuer name:							
21.	Retirement or pension Examples: Interests in I		), thrift savings accounts	s, or other pension or profit-sharing plans					
	<b>✓</b> No	<b>-</b> .							
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:						
	separately.	Pension plan:							
		IRA:							
		Retirement account:							
		Keogh:							
		Additional account:							
		Additional account:							
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi							
	Yes	Electric:							
		Gas:							
		Heating oil:							
		Security deposit on rental unit:							
		Prepaid rent:							
		Telephone:							
		Water:							
		Rented furniture:							
		Other:							
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)					
	✓ No  Yes	Issuer name and description:							

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Debt	or 1 Tanya First Name	Middle Nove	Martin	Case number (if known)	
0.4		Middle Name	Last Name	dan a marife ad atata tariti an ana ana	
24.	26 U.S.C. §§ 530(b)(1), 5		ed ABLE program, or un	der a qualified state tuition program.	
	No Institution Yes	name and description. Separately fi	ile the records of any inter	ests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or fut	ure interests in property (other t	nan anything listed in lii	ne 1), and rights or powers	
	exercisable for your bea	nefit			
	Yes. Describe				
26.		demarks, trade secrets, and oth in names, websites, proceeds from			
	No Yes. Describe				
27.		nd other general intangibles its, exclusive licenses, cooperative a	ssociation holdings, liquo	or licenses, professional licenses	
	<b>✓</b> No				
	Yes. Describe				
Mor	ey or property owed	to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property owed  Tax refunds owed to you				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to you			Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, incompound already filed	rmation luding whether the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you  ✓ No  — Yes. Give specific inforabout them, inc	rmation luding whether the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, incompout already filed and the tax year.  Family support	rmation luding whether the returns s	child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, incompositely you already filed and the tax year  Family support  Examples: Past due or lum  No	rmation luding whether the returns s	child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific info about them, inc you already filed and the tax year  Family support Examples: Past due or lum	rmation luding whether the returns s	child support, maintenanc	State:  Local:  e, divorce settlement, property settlemen	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, incompositely you already filed and the tax year  Family support  Examples: Past due or lum  No	rmation luding whether the returns s	child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific information about them, incompositely you already filed and the tax year  Family support  Examples: Past due or lum  No	rmation luding whether the returns s	child support, maintenanc	State: Local:  e, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, incompositely you already filed and the tax year  Family support  Examples: Past due or lum  No	rmation luding whether the returns s	child support, maintenanc	State: Local:  Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific info about them, inc you already filed and the tax year  Family support Examples: Past due or lum  ✓ No  Yes. Give specific info  Other amounts someone Examples: Unpaid wages,	rmation luding whether the returns s  Inp sum alimony, spousal support, or rmation	bility benefits, sick pay, va	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific info about them, inc you already filed and the tax year  Family support Examples: Past due or lum  ✓ No  Yes. Give specific info  Other amounts someone Examples: Unpaid wages, Social Security	rmation luding whether the returns s  Inp sum alimony, spousal support, or rmation	bility benefits, sick pay, va	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific info about them, inc you already filed and the tax year  Family support Examples: Past due or lum  ✓ No  Yes. Give specific info  Other amounts someone Examples: Unpaid wages,	rmation luding whether the returns s  Inp sum alimony, spousal support, or rmation	bility benefits, sick pay, va	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>1</sup>	tor 1 Tanya		Martin	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance Examples: Health, disab		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value
32.		y of a living trust, expect	n someone who has died t proceeds from a life insurance polic	y, or are currently entitled to receive	
33.			: you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims  No Yes. Describe	unliquidated claims o	of every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets y  No Yes. Describe	ou did not already list			
36.		•	om Part 4, including any entries fo		\$270.00
Part	5: Describe Any B	usiness-Related Pr	operty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6. Yes. Go to line 38.	ny legal or equitable i	nterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of No Yes. Describe	or commissions you al	ready earned		
39.	Office equipment, furr Examples: Business-relative No		re, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ctronic devices
		<u> </u>			

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Deb	tor 1 Tanya	Martin Case number (if known)	
1	First Name	Middle Name Last Name	
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		7
	_		
41.	Inventory		
	<b>✓</b> No		
	Yes. Describe		7
42.	Interests in partnershi	ips or joint ventures	
	<b>✓</b> No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about		
	them		
		· · · · · · · · · · · · · · · · · · ·	
43.	Customer lists, mailing	lists, or other compilations	
	No		
		nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	Too. Do your lioto in	iodad porderially lateralisate in termination (ad definited in 11 d.c.d. § 101(11/y).	
	No		
	Yes. Descr	ibe	
	_		
44.	Any business-related p	property you did not already list	
	<b>✓</b> No		
	Yes. Give specific	·	<del></del>
	information		
			<del></del>
		·	
			[
		II of your entries from Part 5, including any entries for pages you have attached r here	
<b>•</b>	art 5. Write that humbe	1 11010	·
Pari	6: Describe Any Fa	arm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
			portion you own?
	Yes. Go to line 47.		Do not deduct secured claims or exemptions
47	Farm animals		or oxomptions
71.	Examples: Livestock, po	oultry, farm-raised fish	
	No No		
	<u> </u>		7
	Yes. Describe		
			_

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Debt	or 1 Tanya First Name		artin (	Case number (if known)	
48.	Crops-either growing of		ist ivanie		
	<b>I</b> ✓ No				
	Yes. Describe				
	_				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	<b>√</b> No				
	Yes. Describe				
	_				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and commer	rcial fishing-related property you did n	ot already list		
	<b>✓</b> No				
	Yes. Describe				
52. Ad	dd the dollar value of al	I of your entries from Part 6, including	any entries for pages you	ı have attached	
		here			
				_	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already lists, country club membership	st?		
	✓ No	,,			
	Yes. Give specific				
	information				
E4 A.	dd tha dallau valva af al	Lafvavy antrias from Dout 7. Write the	t mumbar bara	,	
54. A	uu tile uollar value ol al	l of your entries from Part 7. Write tha	t number here		
Part 8	List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2			
56. <b>p</b>	part 2 total vehicles, line	e 5	\$14100.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$4500.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$270.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62. <b>T</b>	otal personal property.	Add lines 56 through 61	\$18870.00		+ \$18870.00
			ψ10070.00	Copy personal property total	<del>- Ψ10070.00</del>
					\$18870.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

		Case 18-17840	Doc 1 Filed 00 Docui		6:06:10 Desc Main
Fill	in this inforr	nation to identify your case:			
Deb	otor 1	Tanya First Name	Middle Name	Martin Last Name	
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	
Uni	ted States B			istrict of Illinois	
	se number			(State)	
Of	ficial I	Form 106C			Check if this is an amended filing
Sc	hedule	C: The Propert	v You Claim a	s Exempt	04/16
For stat the tax-und you	each iten e a specif amount o exempt re er a law t r exempti	es, write your name and on of property you claim a fic dollar amount as exe fany applicable statutor etirement funds—may b	case number (if known) as exempt, you must s mpt. Alternatively, you ry limit. Some exempt e unlimited in dollar a to a particular dollar ne applicable statutory	pecify the amount of the exemption y may claim the full fair market value ions—such as those for health aids, r mount. However, if you claim an exe amount and the value of the property	of the property being exempted up to ights to receive certain benefits, and
1.	Which set	of exemptions are you clai	ming? Check one only, ev	en if your spouse is filing with you.	
	<b>✓</b> You a	are claiming state and federa	al nonbankruptcy exemp	tions. 11 U.S.C. § 522(b)(3)	
	You a	are claiming federal exempti	ons. 11 U.S.C. § 522(b)(2	2)	
2.	For any p	operty you list on Schedule	A/B that you claim as ex	xempt, fill in the information below.	
		ription of the property and hedule A/B that lists this	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
			Schedule A/B		

\$3,200.00

\$10,900.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

**✓** 

 $\overline{\mathbf{A}}$ 

\$0

\$0

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

No Yes

Brief

description:

Line from Schedule A/B:

description:

Line from Schedule A/B:

Dodge Avenger, 2014,

2014 Dodge Avenger

Toyota Corolla, 2015,

2015 Toyota Corolla

Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

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Debtor 1 Tanya Martin Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$200.00 description:  $\checkmark$ \$200.00 Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$70.00 description:  $\overline{}$ \$70.00 Savings account, Chase 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$3,000.00 description:  $\overline{}$ \$3,000.00 Bedroom set, living 100% of fair market value, up to any room set, dining room applicable statutory limit set Line from Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$500.00 description:  $\overline{}$ \$500.00 Cell phone, TVs (2), 100% of fair market value, up to any Desktop applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(a) Brief \$1,000.00 description:  $\checkmark$ \$1,000.00 Misc. Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$0.00 description:

\$0

100% of fair market value, up to any

applicable statutory limit

Checking account, US

17

Bank

Line from Schedule A/B:

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Fill in	this information to ide	ntify your cas	se:				
Debto	or 1 Tanya			Martin			
Debit	First Name		Middle Name	Last Name			
Debto			Middle Nove	L and Name a			
	- That Name		Middle Name	Last Name			
United	d States Bankruptcy Co	urt for the:	Northern	District of Illinois (State)			
Case (If knov	number vn)					_	
Off	icial Form 1	06D					Check if this is a amended filing
Scl	hedule D: 0	Credito	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/1
	•	•		e are filing together, both are equ	•		
	and case number (if k		mai Page, iiii it out, num	ber the entries, and attach it to t	nis form. On the top	oi any additional pag	jes, write your
1. I	Do any creditors hav	e claims se	ecured by your propert	ty?			
ı	-			vith your other schedules. You hav	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the			•			
Part	1: List All Secured	d Claims					
2.	List all secured clair	ns. If a credit	or has more than one sec	ured claim, list the creditor	Column A	Column B	Column C
			-	icular claim, list the other creditors	Amount of claim	Value of	Unsecured
	name.	possible, list	tne ciaims in alphabetical (	order according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
					value of collateral.	this claim	ii airy
2.1	TOYOTA MOTOR CR	EDIT	Describe the property	that secures the claim:	\$21,336.00	\$10,900.00	\$10,436.00
	Creditor's Name 7670 S CHESTER ST	UNIT 2	2015 Toyota Corolla				
		Street		the claim is: Check all that apply.			
			Contingent				
	ENGLEWOOD CO		Unliquidated				
	City Sta Who owes the debt?	ate ZIP Code Check one	Disputed				
	✓ Debtor 1 only		Nature of lien. Check a	ll that apply.			
	Debtor 2 only			made (such as mortgage or secured			
	Debtor 1 and Deb	otor 2 only	car loan)	and the state of t			
	At least one of the	e debtors		as tax lien, mechanic's lien)			
	and another  Check if this cla	im relates	Judgment lien from				
	to a community	debt	Other (including a rig	ght to offset)			
	Date debt was incurred	1/2015	Last 4 digits of accour	nt number0001			
2.2	CHRYSLER Capital Creditor's Name		Describe the property	that secures the claim:	\$13,884.00	\$6,400.00	<u>\$7,484.00</u>
	91 WALL STREET PO	OB 666 Street	2014 Dodge Avenger	the claim is: Check all that apply.			
	Number	311661	Contingent	the claim is. Offect all that apply.			
	MADISON C	Г 06443	Unliquidated				
		ate ZIP Code	Disputed				
	Who owes the debt?	Check one.		II that analy			
	Debtor 1 only		Nature of lien. Check a				
	Debtor 2 only  Debtor 1 and Deb	ntor 2 only	car loan)	made (such as mortgage or secured			
	At least one of the	•	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	3 3051013	Judgment lien from	a lawsuit			
	Check if this cla		Other (including a rig	ght to offset)			
	Date debt was incurred	10/2014	Last 4 digits of accour	nt number1000			
	Add the doll here:	ar value of y	our entries in Column A	on this page. Write that number	\$35,220.00		

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<b>=</b> ::::::::::::::::::::::::::::::::::::	n this inform	nation to identify your a	2021					
	n unis iniorr	nation to identify your c	ase:					
Deb	tor 1	Tanya		Martin				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo)	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
(If knd	e number	-						
<u> </u>		100F/F				☐ Che	eck if this is an	n amended filing
Oπ	iciai Fo	orm 106E/F				Ш		
Sc	hedu	ile E/F: Cre	ditors Who	<b>Have Unse</b>	ecured Claims			12/15
Form clain the e know	106Å/B) ans that are entries in the that are (n).	nd on Sc <i>hedule G: Exe</i> listed in <i>Schedule D: C</i> ne boxes on the left. At	cutory Contracts and Une Creditors Who Hold Claims	expired Leases (Officia s Secured by Property.	m. Also list executory contract il Form 106G). Do not include : If more space is needed, copy e top of any additional pages,	any credito the Part y	rs with partia ou need, fill i	ally secured t out, number
1.	Do any cr	editors have priority un	secured claims against y	ou?				
	No. G	io to Part 2.						
	Yes.							
_			d alaima di a amaditambaa m		and the second states are alternated to the second states and the second states are alternated to the second states are also as a second state are also as a second state are a second states are a second state are a second states are a second states are a second state are a second states are a second s		l-:	u aaala alaina
2.	listed, iden As much a Continuation	tify what type of claim it is possible, list the claims on Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amou ding to the creditor's na particular claim, list the		both priorit	y and nonprio	rity amounts.
	(I OI all GA)	Sianation of odon type of	ordini, occ the mondellons	ioi ano ioiiii iii aic iiioat	ionon boomon,	Total	Priority	Nonpriority
						claim	amount	amount

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Debtor	1 Tanya First Name	Middle Nove	Martin	Case number (if known)	
Dowt 0	<b></b>	Middle Name	Last Name		
3. Do	any creditors have nonpriority  No. You have nothing to repo	unsecured claims ag	ainst you?	court with your other schedules.	
ur If	secured claim, list the creditor sep	arately for each claim. F	or each claim lis	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	ncluded in Part 1.
_					Total claim
	BK OF AMER Nonpriority Creditor's Name 4909 SAVARESE CIRCLE FL1-90	8-01-47		Last 4 digits of account number 5404 When was the debt incurred? 5/2015	\$510.00
	TAMPA Florid City State  Who incurred the debt? Check of Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors an  Check if this claim relates  Is the claim subject to offset?  ✓ No  Yes	Zip Coo one. d another	le	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	
4.2	CAPITALONE				¢760.22
	Nonpriority Creditor's Name PO BOX 30253 Number Street			When was the debt incurred? 6/2012  As of the date you file, the claim is: Check all that apply.  Contingent	\$760.33
	SALT LAKE CITY Utah City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates Is the claim subject to offset?  Yes	d another	ļ	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify CreditCard	
	CHICAGO MUNICIPAL EMP Nonpriority Creditor's Name 18 S MICHIGAN AVE S-1000 Number Street  CHICAGO Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and Check if this claim relates is the claim subject to offset?  No Yes	Zip Coo one. d another	le	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$25.00

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Debtor 1 Tanya Martin Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Calumet City \$50.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3348 Ridge Road Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60438 Lansing Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Parking Tickets V Is the claim subject to offset? No Yes City of Chicago Department of Finance \$1,331.44 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 111 W. Jackson Blvd, Ste 600 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60604 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking Tickets V Is the claim subject to offset? **✓** No Yes COMENITY BANK/CARSONS \$2,203.00 4.6 Last 4 digits of account number 1049 Nonpriority Creditor's Name When was the debt incurred? 2/2014 1314 PINELOG ROAD Number Street As of the date you file, the claim is: Check all that apply. Contingent AIKEN South Carolina 29803 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims

No I✓I Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts Other. Specify

✓

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor 1 Tanya Martin Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

\$1,005.81
\$1,005.81
_
\$20,315.90
\$18,760.69

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Debtor 1 Tanya Martin Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **DPT TREASURY** \$10,776.34 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2017 P O BOX 2451 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated BIRMINGHAM 35201 Alabama City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ InstallmentLoan Is the claim subject to offset? No ◪ ☐ Yes Firestone Complete Auto Care \$900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 81410 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Cleveland Ohio 44181 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For -Is the claim subject to offset? **✓** No Yes SYNCB HOME \$3,440.00 4.12 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2013 PO BOX 965036 Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? No

Yes

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Debtor 1 Tanva Martin Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 SYNCB/CARE CREDIT \$1,096.00 2652 Last 4 digits of account number Nonpriority Creditor's Name C/O P.O. BOX 965036 When was the debt incurred? 6/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** 32896 Florida Unliquidated State City 7ip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? V **✓** No Yes SYNCB/WALMART 4.14 \$816.00 7124 Last 4 digits of account number Nonpriority Creditor's Name Po Box 530927 When was the debt incurred? 9/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30353 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.15 Village of Dolton \$540.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 14122 Chicago Road n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60419 Dolton Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Parking Tickets Is the claim subject to offset?

✓ No Yes

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Debtor	1 Tanya First Name	Middle Name		Martin Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY	Unsecured Cla	aims - Contin	uation Page	,	
	After listing any entries	on this page, num	ber them begin	ning with 4.5	, followed by 4.6, and so forth.	Total claim
4.16	Village of Hazelcrest Nonpriority Creditor's Nam 3000 W. 170th Place Number Street			Whe	t 4 digits of account number en was the debt incurred? of the date you file, the claim is: Check all that apply.	\$270.00
	Hazel Crest City Who incurred the debt?	Illinois State	60429 Zip Code	_	Contingent Unliquidated Disputed	
	Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another			Тур     	e of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relis the claim subject to or		unity debt	<b>▽</b>	debts Other. Specify Parking Tickets	

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ebtor 1	Tanya First Name	Mic	ddle Name	Martin Last Name	Case nur	mber (if known)
art 3:	List Others to E	Be Notified Abo	out a Debt That You	u Already Listed		
colle	ection agency is to ection agency he	trying to collect re. Similarly, if y	from you for a debt you ou have more than on	ou owe to someone e creditor for any o	else, list the original the debts that y	already listed in Parts 1 or 2. For example, if a ginal creditor in Parts 1 or 2, then list the you listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
U.S Nam	Attorney			On which entry in	Part 1 or Part 2	did you list the original creditor?
	2 Richard B. Russell Building mber Street			Line <u>4.8</u>	_of <i>(Check</i> _one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Atla City		Georgia State	30303 Zip Code	Last 4 digits of ac	count number _	1326
HAF	RRIS & HARRIS LT	D		On which entry in	Part 1 or Part 2	did you list the original creditor?
	W JACKSON BLV	/D S-400		Line <u>4.5</u>	_of <i>(Check</i> _one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
CHI	ICAGO	Illinois State	60604 Zip Code	Last 4 digits of ac	count number _	

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Debtor 1 Tanya Martin Case number (if known) First Name Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that

\$0.00

6e.

6e. Total. Add lines 6a through 6d. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$62,800.51 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$62,800.51 6j. Total. Add lines 6f through 6i. 6j.

amount here.

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Debtor 1	Tanya		Martin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	<u>_</u>
United States B	ankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106G	·		

Fill in this information to identify your case:

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Kimbrough, Phil Name 20340 Crawford	•		Residential Lease, Debtor is Lessee, Yearly Lease
	Number	Street		
	Matteson	Illinois	60443	
	City	State	Zip Code	

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			Doo	cument Page	e 33 of 7	7
Fill in t	his infor	mation to identify your c	ase:			
Debtor	r 1	Tanya		Martin		
		First Name	Middle Name	Last Name		
Debtor (Spouse		First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		
	number	. ,		(State)		
(If known					<del></del>	
						Check if this is an amended filing
Offi	cial	Form 106H				anerded liling
Sch	edul	e H: Your Cod	lebtors			12/15
	☐ No	s	you are filing a joint case, d	,		
			da, New Mexico, Puerto Ric			ity property states and territories include Arizona, .)
	✓ No	o. Go to line 3.				
			mer spouse, or legal equiv	alent live with you at th	e time?	
		No Yes. In which commu	nity state or territory did yo	ou live?	Fill in t	he name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equiv	valent		
		Number Street				
		City	State	Zip Co	ode	
	again as	s a codebtor only if that	person is a guarantor or	cosigner. Make sure y	ou have liste	use is filing with you. List the person shown in line 2 d the creditor on Schedule D (Official Form 106D), chedule E/F, or Schedule G to fill out Column 2.
	Column	1: Your codebtor				ımn 2: The creditor to whom you owe the debt
<u></u>					Chec	ck all schedules that apply:
3.1	Poindext	er, Deon			<b>—</b>	Schedule D, line 2.2

60443

Zip Code

Schedule E/F, line\_\_\_\_\_

Schedule G, line \_\_

Name

Number

Matteson

City

20340 Crawford Avenue

Illinois

State

Street

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<b>=</b> :				9				
Fill in this inform	nation to identify	your case:						
	nya		Martin					
	st Name	Middle Name	Last N	ame	Che	eck if this is:		
Debtor 2 (Spouse, if filing) Fir	st Name	Middle Name	Last N	ame	— I □	An amended filing		
United States Banthe:		Northern	District of Illi	nois		A supplement showing post-petition chapter expenses as of the following date:		
Case number			(5	tate)				
(If known)						MM / DD / YYYY		
Official Fo	rm 106l							
Schedule	I: Your In	come				12/ <sup>-</sup>		
spouse. If more s number (if know	space is needed	l, attach a separate she y question.				not include information about your ional pages, write your name and case		
Fill in your eminformation.	ployment		Debtor 1			Debtor 2		
		Employment status	<b>✓</b> Emplo	ved		Employed		
•	f you have more than one job, attach a separate page with			nployed		Not Employed		
information about	. •	Occupation	General Laborer					
Include part tin self-employed	ne, seasonal, or work	Employer's name	Primary Sta	affing, Inc.				
		Employer's address	4247 S Kedzie Ave					
or homemaker	ay include student , if it applies.		Number Str	eet		Number Street		
			Chicago City	Illinois State	60632 Zip Code	City State Zip Code		
		How long employed there?						
Part 2: Give D	etails About N	Nonthly Income						
spouse unless yo	u are separated.	-	•			write \$0 in the space. Include your non-filing		
	n-filing spouse have ch a separate she		combine the		, ,	or that person on the lines below. If you need  For Debtor 2 or		
				Fo	or Debtor 1	non-filing spouse		
		ary, and commissions (before, calculate what the monthly v		2.	\$1,040.00			
3. Estimate an	d list monthly ove	rtime pay.		3.	+ \$0.00			
4. Calculate g	ross income. Add li			4.	\$1,040.00			

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Debto	·	Martin  Middle Name  Last Name		Case number (if			
	riist Name wildle Name Las	st Name	For Debtor 1	For Debtor 2 or non-filing spouse			
Сор	y line 4 here	<b>→</b> 4	\$1,040.00				
5. List	all payroll deductions:						
5a.	Tax, Medicare, and Social Security deductions	5a.	\$204.19				
5b.	Mandatory contributions for retirement plans	5b.	\$0.00				
5c.	Voluntary contributions for retirement plans	5c.	\$0.00				
5d.	Required repayments of retirement fund loans	5d.	\$0.00				
5e.	Insurance	5e.	\$0.00				
5f. l	Domestic support obligations	5f.	\$0.00				
5g.	Union dues	5g.	\$0.00				
5h.	Other deductions. Specify:	5h. +	\$0.00 +	·			
6. <b>Add</b> +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 6c + 6$	5g 6.	\$204.19				
7. Cald	culate total monthly take-home pay. Subtract line 6 from line 4	. 7.	\$835.81	<u></u>			
	all other income regularly received:						
	Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing						
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00				
8b.	Interest and dividends	8b.	\$0.00				
	Family support payments that you, a non-filing spouse, or a dependent regularly receive						
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00				
8d.	Unemployment compensation	8d.	\$0.00	·			
	Social Security	8e.	\$750.00	·			
 	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  Food Assistance Programs Income	8f.	\$164.00				
	Pension or retirement income	8g.	\$0.00				
	Other monthly income. Specify:	8h. +	\$0.00 +				
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	Bh. 9.	\$914.00				
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sport	10. use	\$1,749.81	=	\$1,749.81		
11. State all other regular contributions to the expenses that you list in Schedule J.  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.							
Spe	ecify:			11.	+ \$0.00		
	12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.  Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies						
VVIII	io and amount on the <i>ountinary of oblicionics and statistical outfli</i>	may of Ocitalli L	เฉษาแเซอ ฉทบ 116/4/60 De	πα, π τι αργιισο	\$1,749.81 Combined monthly income		
13. <b>Do</b>	you expect an increase or decrease within the year after yo  No.  Yes. Explain:	u file this form?			,		
	1						

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		Docu	iment Page 36 of 77			
Fill in this infor	mation to identify your o	case:				
Debtor 1	Tanya		Martin			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	3	
United States B	Bankruptcy Court for the:	Northern [	District of Illinois (State)	A supplement she expenses as of the		etition chapter 13 late:
Case number (If known)			(Otate)	MM / DD / YYYY		
Official	Form 106J					
	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to this	re filing together, both are equally form. On the top of any additiona			
1. Is this a joi	nt case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
	No					
Ī	Yes. Debtor 2 must fil	le Official Forms 106J-2, Exper	nses for Separate Household of Debt	or 2.		
2. Do you hav	re dependents?	0				
Do not list Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe with you?	ndent live
	penses include of people other	0				
than		es				
yourself an dependent	u youi					
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
-	of a date after the bank		rou are using this form as a supple plemental Schedule J, check the		-	
		cash government assistance it on Schedule I: Your Income			,	Your expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence. In	clude first mortgage payments and		4.	\$279.00
If not inc	luded in line 4:					
	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or ren	ter's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Tanya Martin Case number (if known) 
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$160.00
6b. Water, sewer, garbage collection	on	6b.	\$0.00
6c. Telephone, cell phone, Interne	et, satellite, and cable services	6c.	\$0.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplie		7.	\$250.00
8. Childcare and children's educa	tion costs	8.	\$0.00
9. Clothing, laundry, and dry clear	ning	9.	\$48.00
10. Personal care products and se	ervices	10.	\$30.00
11. Medical and dental expenses		11.	\$0.00
12. <b>Transportation.</b> Include gas, manual Do not include car payments	aintenance, bus or train fare.	12.	\$160.00
13. Entertainment, clubs, recreati	on, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and r	eligious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducte	ed from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$192.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes ded	ucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, ma	intenance, and support that you did not report as deducte		\$0.00
your pay on line 5, Schedule I	, Your Income (Official Form 106I).	18.	
	upport others who do not live with you.		
Specify:		19.	\$0.00
	not included in lines 4 or 5 of this form or on Schedule I: Yo		
20a. Mortgages on other property	,	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or r		20c	\$0.00
20d. Maintenance, repair, and up		20d	\$0.00
20e. Homeowner's association of	r condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Tanya			Martin	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21.Other	. Speci	fy:				21		\$0.00
	-	our monthly exp	enses.					\$1,119.00
		es 4 through 21.					_	\$0.00
		` ,	penses for Debtor 2), if any				_	\$1,119.00
22c. A	Add line	22a and 22b. Th	e result is your monthly exp	enses.		22.		
23.Calcu	late yo	our monthly net i	income.					
23a. (	Copy lin	ne 12 (your combi	ined monthly income) from	Schedule I.		23a		\$1,749.81
23b. (	Сору ус	our monthly exper	nses from line 22 above.			23b	_	\$1,119.00
			penses from your monthly i	ncome.				\$630.81
-	The res	ult is your monthl	ly net income.			23c	_	
24 Do vo	nii eyna	ect an increase (	or decrease in vour expen	ses within the year after y	ou file this form?			
-	-			-				
				loan within the year or do yo modification to the terms of				
	001	aymont to moreas	c or accrease because or a r	nodinodion to the terms of	your mongage:			
<b>✓</b> N	lo							
ΠY	'es							
		Explain here:						
		Explain here.						
	L							

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Debtor 1	Tanya		Martin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number			(Glate)	

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Tanya Martin	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 6/22/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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		mation to identify your o	case:				
Debt	or 1	Tanya		Martin			
Debt	or 2	First Name	Middle N	ame Last Nam	е		
	se, if filing)	First Name	Middle N	ame Last Nam	e		
Unite	ed States E	Bankruptcy Court for the:	Northern	District of Illino			
	number			(Stat	e) 		
(If kno							Check if this is
Off Off	icial	Form 107					amended filing
Sta	teme	nt of Financia	al Affairs fo	or Individuals	Filing for Ba	nkruptcy	04/
infor	mation. I		ed, attach a sepa	rried people are filing rate sheet to this form			for supplying correct rrite your name and case
Part	1: Give	Details About Your	Marital Status a	and Where You Lived	Before		
1.	What is	your current marital st	atus?				
	Mai	rried					
	✓ Not	married					
2.	During t	he last 3 years, have y	ou lived anywhere	other than where you liv	ve now?		
	✓ No Yes	s. List all of the places y	ou lived in the last	3 years. Do not include v	where you live now.		
	Deb	otor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as Debto	r 1	Same as Debtor 1
	Nur	mber Street		From	Number Street		From
				То			То
			7:- 0		City S	tate Zip Code	
	City	Stato			Oity	tate Zip Code	
	City	State	Zip Code		Same as Debto	r 1	Same as Debtor 1
	City	State	Zip Code		Same as Debto	r 1	Same as Debtor 1
		State	Zip Code	From	Same as Debto	r 1	Same as Debtor 1
			Zip Code	From		or 1	
		nber Street	Zip Code		Number Street	rtate Zip Code	From

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Debtor 1 Tanya Martin Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages. Wages. For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$4,500.00 Est. YTD SSI From January 1 of current year until Est. YTD LINK \$1,152.00 the date you filed for bankruptcy: Est, 2017 SSI \$8,820.00 For last calendar year: Est. 2017 LINK \$2,304.00 (January 1 to December 31, 2017 YYYY Est. 2016 SSI \$8,820.00 For the calendar year before that: Est. 2016 LINK \$2,304,00 (January 1 to December 31, 2016

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Debtor 1 Tanva Martin Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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-	Tanya				rtin	Case number	III KIIOWIY
	First Name		Middle Name	Las	t Name		
nsi orp ge	ders include your r porations of which	relatives; ar you are ar or a busin	ny general partners n officer, director, pess you operate as	s; relatives of any person in control,	general partners; parti or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
<b>✓</b>	No						
	Yes. List all payr	nents to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on o	debts guar	ranteed or cosigne	d by an insider.			
	No Yes. List all payn	nents that	t benefited an ins	ider.  Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Yes. List all payn	nents that	t benefited an ins	Dates of		_	Reason for this payment  Include creditor's name
		nents that	t benefited an ins	Dates of		_	
	Yes. List all payn	nents that	t benefited an ins	Dates of		_	
	Yes. List all payn Insider's Name Number Street	nents that	t benefited an ins	Dates of		_	
_	Yes. List all payn Insider's Name Number Street			Dates of		_	
_	Yes. List all payn Insider's Name Number Street City			Dates of		_	
-	Insider's Name Number Street  City  Insider's Name Number Street			Dates of		_	

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Debtor 1 Tanya Martin Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2013 Dodge Avenger \$0 Chrysler Capital Creditor's Name Explain what happened Po Box 961272 Number Street Property was repossessed. Property was foreclosed. Fort Worth Texas 76161 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Tanya	Martin	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		ank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
	Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	<b>▽</b> No			
	<b>≌</b>			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
	<b>✓</b> No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the	Value
			gifts	
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	. s.com c rolationomp to you			

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DIOI I	Tanya	Martin Case nu	mber (if known)	
	First Name Middle Name	Last Name		
Wi				
Wi	thin 2 years before you filed for bankruptcy, o	lid you give any gifts or contributions with a t	otal value of more than \$600	to any charity?
<b>V</b>	No			
Ė	Yes. Fill in the details for each gift or contrib	ution		
_	-			
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
	Number Street			
	City State Zip Code			
	•			
6:	List Certain Losses			
	thin 1 year before you filed for bankruptcy or mbling?	since you filed for bankruptcy, did you lose a	nything because of theft, fire	, other disaster, or
<b>✓</b>	No			
Ė	l Yes. Fill in the details.			
Ш				
	Describe the property you lost and	Describe any insurance coverage for t		Value of property
	how the loss occurred	Include the amount that insurance has pa pending insurance claims on line 33 of S		lost
		A/B: Property.	criedule	
7:	List Certain Payments or Transfers			
	No Yes. Fill in the details.			
	100: 1 iii ii 1 dio dollallo.			
	roo. I ii ii dio dottaio.	Description and value of any property	Date payment	Amount of
	Too. This to docume.	Description and value of any property transferred	Date payment or transfer	
	Too. This to docume.			Amount of payment
	Semrad Law Firm	transferred	or transfer	
	'		or transfer was made	payment
	Semrad Law Firm	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	transferred	or transfer was made	payment
	Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	transferred	or transfer was made	payment
	Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	transferred	or transfer was made	payment
	Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	transferred	or transfer was made	payment
	Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	transferred	or transfer was made	payment
	Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
	Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	transferred	or transfer was made	payment
	Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	transferred	or transfer was made	payment

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Debt	or 1	Tanya		Martin Cas	e number <i>(if known)</i>	
		First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
17.	help Do n	nin 1 year before you file you deal with your cred not include any payment o No	litors or to make paym		If pay or transfer any property to	anyone who promised to
	씜					
	Ш	Yes. Fill in the details.				
				Description and value of any prope transferred	rty Date payment or transfer was made	Amount of payment
		Person Who Was Paid				
		Number Street				
		City State	Zip Code	•		
	<b>✓</b>	No Yes. Fill in the details.		Description and value of property transferred	Describe any property or payments received or debts in exchange	Date spaid transfer was made
		Person Who Received Tra	ansfer		in exemange	
		Number Street				
		City State Person's relationship to y	Zip Code ou			
		Person Who Received Tra	ansfer			
		Number Street				
		City State Person's relationship to y	Zip Code			
10	\A/:+L			d you transfer any property to a self-se	thed trust or similar devices of un	high you are a
13.	bene	eficiary? ese are often called asset-p		a you transier any property to a sen-se	titled trust of similar device of w	men you are a
	<b>✓</b>	No Yes. Fill in the details.				
	_			Description and value of the prop	erty transferred	Date transfer was made
		Name of trust				

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Debtor 1 Tanya Martin Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code City State Zip Code

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Debtor 1 Tanva Martin Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City

City

State

Zip Code

State

Zip Code

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Deb		Tanya			Martin	(	Case number (	if known)	
		First Name		Middle Name	Last Name				
26.	Hav	e you been a party	y in any judici	al or administr	ative proceeding u	ınder any environn	nental law? Ir	nclude settlements and ord	ers.
		No Yes. Fill in the det	ails.						
					Court or agency		Nature	of the case	Status of the case
		Case title			Court Name		_		Pending
		Case number			NumberStreet		_		On appeal
					City Stat	e Zip Code	_		Concluded
Part	t 11:	Give Details Ab	oout Your B	usiness or Co	onnections to An	y Business			
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	l you own a busines	ss or have any of t	he following o	connections to any busines	s?
					ade, profession, or LC) or limited liabili	-		part-time	
		A partner in a		шу сотграну (с	LC) or intitled liabili	ity partriership (LL	.P)		
					ve of a corporation				
	_			· ·	equity securities of a	a corporation			
		No. None of the a Yes. Check all tha			details below for ea	ach business.			
	_				Describe the	nature of the bus	siness	Employer Identification include Social Security in	
		Business Name						EIN:	
		Number Street			Name of acc	ountant or bookke	eeper	Dates business existed	
		City	State	Zip Code	_			From To	
					Describe the	nature of the bus	siness	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			_			Dates business existed	
		City	State	Zip Code	Name of acc	ountant or bookke	eeper	FromTo	
					D		•	End and are	
					Describe the	nature of the bus	siness	Employer Identification include Social Security in	
		Business Name			_			EIN:	
		Number Street			Name of acc	ountant or bookke	eeper	Dates business existed	
		City	State	Zip Code				From To	

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Deb	tor 1 T	Гапуа		Martin	Case number (if known)
	F	First Name	Middle Name	Last Name	
28.	credi	itors, or other parties. No		give a financial statement to	o anyone about your business? Include all financial institutions,
	Ш	Yes. Fill in the details be	NOW.		
				Date issued	
		Name		MM/DD/YYYY	
		name		WIW/DD/TTTT	
		Number Street			
		City Stat	e Zip Code		
Part	10.	Sign Below			
t	true ar	nd correct. I understand	d that making a false stater	nent, concealing property,	is, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		<b>★</b> /s/ Tanya	Martin	×	
		Signature of [			Signature of Debtor 2
					Date
		Date 6/22/20	J18		
	Did yo	u attach additional pag	es to Your Statement of Fir	nancial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?
ı	✓ No	0			
į	Ye	es			
	Did yo	u pay or agree to pay so	omeone who is not an attor	ney to help you fill out bank	ruptcy forms?
Г	<b>√</b> No	0			
ן נ	Υe	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illi	nois	
In re Tanya Martin	Case No.	
Debtor		(If known)
	Chapter	Chapter 13
DISCLOSURE OF COMPENSATION OF	ATTORNEY F	FOR DEBTOR
<ol> <li>Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I are compensation paid to me within one year before the filing of the petition in rendered or to be rendered on behalf of the debtor(s) in contemplation of o</li> </ol>	n bankruptcy, or agreed t	to be paid to me, for services
For legal services, I have agreed to accept		\$4,000.00
Prior to the filing of this statement I have received		\$750.00
Balance Due		\$3,250.00
2. The source of the compensation paid to me was:		
Debtor Other (specify)		
3. The source of the compensation paid to me is:		
Debtor Other (specify)		
4. I have not agreed to share the above-disclosed compensation with any members and associates of my law firm.	y other person unless th	ey are
I have agreed to share the above-disclosed compensation with a other members or associates of my law firm. A copy of the agreement, together the people sharing in the compensation, is attached.		
<ol> <li>In return for the above-disclosed fee, I have agreed to render legal service f</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to bankruptcy;</li> </ol>	•	· ·
b. Preparation and filing of any petition, schedules, statements of affa	airs and plan which may	be required;
c. Representation of the debtor at the meeting of creditors and confirm	mation hearing, and any	adjourned hearings thereof;
d. Representation of the debtor in adversary proceedings and other co	ontested bankruptcy ma	atters;
6. By agreement with the debtor(s), the above-disclosed fee does not include	the following services:	
CERTIFICATION		
I certify that the foregoing is a complete statement of any agreement or arrar debtor(s) in this bankruptcy proceedings.	ngement for payment to	me for representation of the
6/22/2018	/s/ Hilary L Jabs	
Date	Signature of Attorney	
	Semrad Law Firm	
	Name of law firm	

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$43.23 for expenses, leaving a balance due of \$3,603.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/22/2018	
Signed:	:	
/s/ Tany	ya Martin	
		/s/ Hilary L Jabs
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Martin, Tanya	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	ΓRIX
Th knowledge	ne above named Debtors hereby verify t e.	hat the attached list of creditors is tr	rue and correct to the best of their
Date:	6/22/2018	/s/ Martin, Tanya Martin, Tanya Signature of Del	

DPT TREASURY P O BOX 2451 BIRMINGHAM, AL, 35201

U.S Attorney Dirksen Federal Bldg Chicago, IL, 60604

TOYOTA MOTOR CREDIT PO Box 5855 Carol Stream, IL, 60197

CHRYSLER Capital 91 WALL STREET POB 666 MADISON, CT, 06443

SYNCB HOME PO BOX 965036 ORLANDO, FL, 32896

SYNCB/CARE CREDIT C/O P.O. BOX 965036 ORLANDO, FL, 32896

CREDIT FIRST N A 6275 EASTLAND RD BROOKPARK, OH, 44142

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

CAPITALONE PO BOX 30253 SALT LAKE CITY, UT, 84130

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

City of Chicago Department of Finance 223 W Jackson Blvd Ste 512 C/O TALAN & KTSANES Chicago, IL, 60606 Village of Hazelcrest 3000 W. 170th Place Hazel Crest, IL, 60429

Village of Dolton 3348 Ridge Rd Municipal Collection of America Lansing, IL, 60438

Firestone Complete Auto Care Po Box 81410 Cleveland, OH, 44181

City of Calumet City 3348 Ridge Road Lansing, IL, 60438

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC, 29803

BK OF AMER 4909 SAVARESE CIRCLE FL1-908-01-47 TAMPA, FL, 33634

CHICAGO MUNICIPAL EMP 18 S MICHIGAN AVE S-1000 CHICAGO, IL, 60603 Case 18-17840 Doc 1 Filed 06/22/18 Entered 06/22/18 16:06:10 Desc Main Document Page 65 of 77

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
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- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
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- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
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#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$43.23 for expenses, leaving a balance due of \$3,603.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6/22/2018		
Signed:		
/s/ Tanya Martin Tanya M artin		
	/s/ Hilary L Jabs	
Debtor(s)	Attorney for Debtor(s)	
Do not sign if the fee amounts at top of this page are	blank.	

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#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Tanya Martin,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

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#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$630.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$750.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 4.7% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$518/mo.
- 3. **CHRYSLER Capital** will be paid \$6,400.00 at 6.5% APR at a fixed monthly payment of \$36.00 /mo until Firm's Fees are paid. Commencing with the October 2019 plan payment, CHRYSLER Capital shall receive set payments in the amount of \$227.00 per month.
- 4. TOYOTA MOTOR CREDIT will be paid \$10,900.00 at 4.9% APR at a fixed monthly payment of \$46.00/mo until Firm's Fees are paid. Commencing with the October 2019 plan payment, TOYOTA MOTOR CREDITshall receive set payments in the amount of \$373.00 per month.
- 5. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your

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#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Ope of its Attorneys

Accepted:

Date: 06/22/2018

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Debtor 1 Tanya First Name	Marti Middle Name Last N		number (if known)	
	estions for Reporting Purposes	varie		
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual pri No. Go to line 16b.  ✓ Yes. Go to line 17.  16b. Are your debts primarily but money for a business or inve  No. Go to line 16c.  ✓ Yes. Go to line 17.  16c. State the type of debts you o	marily for a personal, fan siness debts? Business stment or through the op	nily, or household pu debts are debts that peration of the busing	you incurred to obtain ess or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter  — Yes. I am filing under Chapter 7. expenses are paid that fund  — No.  — Yes.	Do you estimate that after a	iny exempt property is ute to unsecured credi	excluded and administrative itors?
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 to \$10,000,001-\$50	0 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<sup>20.</sup> How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	O million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and locorrect.  If I have chosen to file under Chapt of title 11, United States Code. I under Chapter 7.  If no attorney represents me and I out this document, I have obtained I request relief in accordance with a lunderstand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	ter 7, I am aware that I monderstand the relief available did not pay or agree to post and read the notice requite chapter of title 11, Unent, concealing property a can result in fines up to	ay proceed, if eligible able under each chap ay someone who is ruired by 11 U.S.C. § nited States Code, sp., or obtaining money \$250,000, or impris	e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed not an attorney to help me fill 342(b). pecified in this petition. y or property by fraud in
	Signature of Debtor 1  Executed on 6/22/2018  MM / DD / Y	WY	Signature of Debtor 2  Executed on	MM / DD / YYYY

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Fill in this infor	mation to identify your o	ase:		
Debtor 1	Tanya		Martin	
	First Name	Middle Name	Last Name	_
Debtor 2 (Spouse, if filing)	El-4 N			
(opodse, ir illing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	*
(If known)			-	
Official	Form 106De	<del>)</del> C		Check if this is a amended filing
Declarati	ion About an	Individual Debt	tor's Schedules	12/1
If two married	people are filing togeth	er, both are equally respo	nsible for supplying correc	et information.
U.S.C. §§ 152,	nis form whenever you erty by fraud in connect 1341, 1519, and 3571. Below	file bankruptcy schedules tion with a bankruptcy cas	or amended schedules. M se can result in fines up to	aking a false statement, concealing property, or obtaining \$250,000, or imprisonment for up to 20 years, or both. 18
		eone who is NOT an attorr	ney to help you fill out ban	kruptcy forms?
Yes. N	Name of person		Attach Bankruptcy i Signature (Official F	Petition Preparer's Notice, Declaration, and orm 119).
Under per that they	are true and correct.	re that I have read the sun	nmary and schedules filed	with this declaration and

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 6/22/2018

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Debto	or 1 Tanya First Name Middle Name	Martin Last Name	Case number (if known)
28.		Personal Company of the Company of t	nent to anyone about your business? Include all financial institutions,
	✓ No ✓ Yes. Fill in the details below.		
		Date issued	
	Name	MM/DD/YYYY	_
	Number Street		
	City State Zip Code		
Part 1	12: Sign Below		
tru	ue and correct. I understand that making a false state	ement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	(00)/00	Signature of Debtor 2
	Date 6/22/2018		Date
Di	id you attach additional pages to Your Statement of F	inancial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
Ē	Yes		
Di	id you pay or agree to pay someone who is not an atto	orney to help you fill ou	t bankruptcy forms?
	No		
Ē	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice,

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

- III ie.	Debtor(s)	Case No		=
		Chapter.	Chapter13	_
	VERIFICATION	N OF CREDITOR MA	TRIX	
knowle	The above named Debtors hereby verify that the edge.	attached list of creditors is	true and correct to the best of their	
Date:	6/22/2018	/s/ Martin, Tan Martin, Tanya Signature of D	10,00000	<b>-</b> ×

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Debto	r 1 Tanya		Martin	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median	family income that applies to yo	u. Follow these step	os:	
	16a. Fill in the state in w	vhich you live.	Illinois	_	
	16b. Fill in the number of	of people in your household.	1	_	
		amily income for your state and siz	#10144400		\$52,410.00
	household using the link spec	cified in the separate instructions fo		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines comp			,	
	17a. Line 15b is les under 11 U.S.	ss than or equal to line 16c. On the . <i>C. § 1325(b)(3).</i> <b>Go to Part 3.</b> Do	top of page 1 of thi NOT fill out <i>Calcula</i>	is form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325		alculation of Dispo	neck box 2, <i>Disposable income is determined under 11</i> <b>osable Income (Official Form 122C-2).</b> On line 39 of that	
Part :	Calculate Your C	Commitment Period Under 1	1 U.S.C. §1325(	b)(4)	
18.	Copy your total averag	ge monthly income from line 11.			\$164.00
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	•
	19a. If the marital adjus	tment does not apply, fill in 0 on lir	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$164.00
20.	Calculate your curren	t monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$164.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	current monthly income for the yea	r for this part of the t	form.	\$1,968.00
	20c. Copy the median f	amily income for your state and siz	e of household from	n line 16c.	\$52,410.00
21.	How do the lines comp	pare?			
	Line 20b is less that commitment period	in line 20c. Unless otherwise ordered is 3 years. Go to Part 4.	ed by the court, on t	he top of page 1 of this form, check box 3, The	
	Line 20b is more th 4, <i>The commitmen</i>	nan or equal to line 20c. Unless oth t period is 5 years. Go to Part 4.	erwise ordered by th	ne court, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing here I d	anders under non-lite of marine, that	Al if		
	by signing here, i a	colare unities penalty of perjury that	the information on	this statement and in any attachments is true and correct.	
	🗶 /s/ Tanya Ma	artin TOLAMA MATAL	1	<b>x</b>	
	Signature of De	ebtor 1		Signature of Debtor 2	
	Date 6/22/20 MM/DD/	0		Date MM/DD/YYYY	
		, do NOT fill out or file Form 122C , fill out Form 122C-2 and file it wi		39 of that form, copy your current monthly income from line	e 14